

13. If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations are hereby amended to conform thereto.

14. He specially warrants the property herein conveyed and that he will execute such further assurances thereof as may be required.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders and the term "holder of the said note" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS the signature(s) and seal(s) of the part 1st of the first part on the day and year first above written.

Witness:

Jane M. Hartman  
Jane M. Hartman

Steven Leslie Garrott [SEAL]  
Steven Leslie Garrott

Catherine L. Garrott [SEAL]  
Catherine L. Garrott

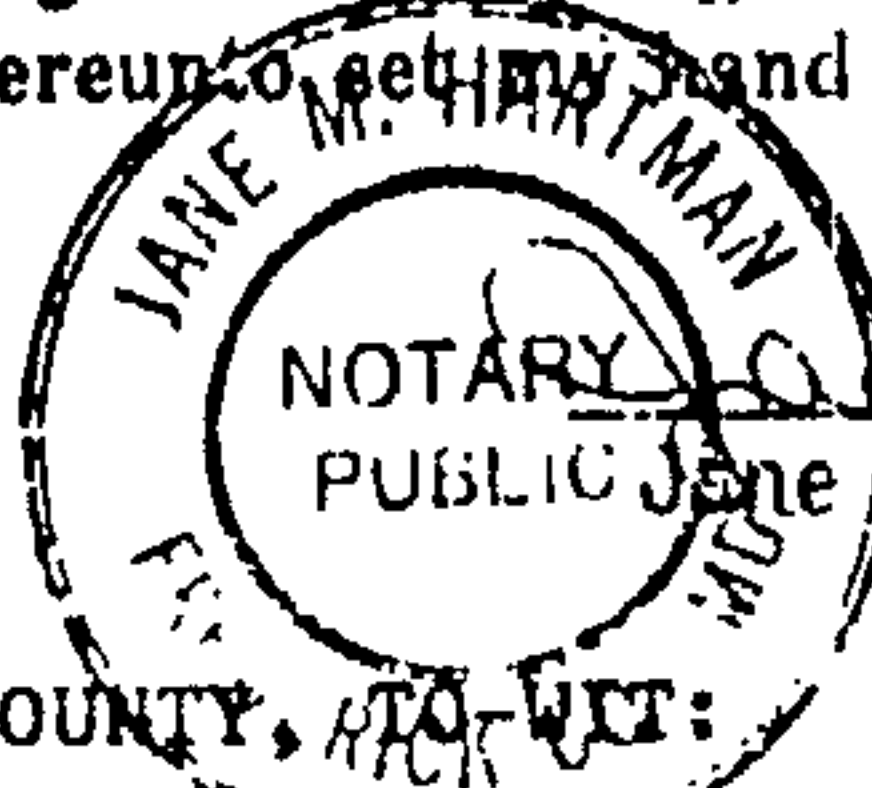
[SEAL]

STATE OF MARYLAND, FREDERICK COUNTY

to wit:

I HEREBY CERTIFY, That on this 12th day of May, 1977, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County of FREDERICK, aforesaid, personally appeared Steven Leslie Garrott and Catherine L. Garrott

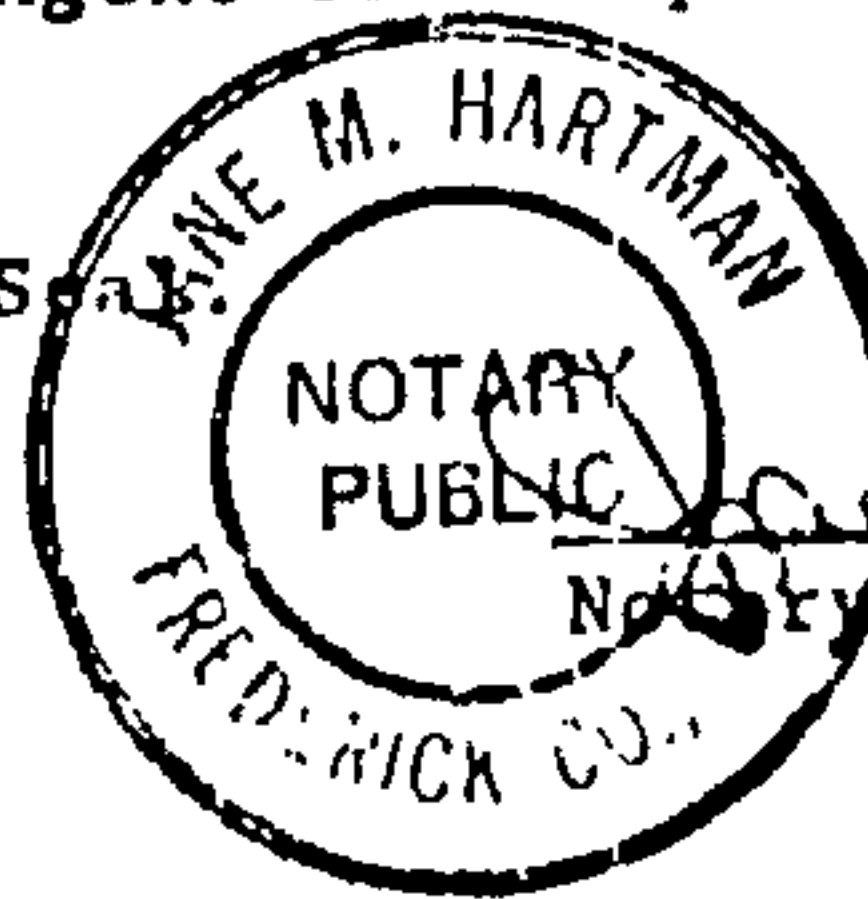
his wife, and they acknowledged the foregoing deed to be their act. IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year aforesaid.



STATE OF MARYLAND, FREDERICK COUNTY, to wit:

I HEREBY CERTIFY, that on this 12th day of May, 1977, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared Ralph L. Gastley, Jr., the agent of the party secured by the foregoing Mortgage or Deed of Trust and made oath in due form of law that the consideration recited in the Mortgage or Deed of Trust (\$ 34,000.00 ) is true and bona fide as therein set forth; and further that the amount of the loan which said Mortgage or Deed of Trust has been given to secure was paid over and disbursed by the Party secured by the Mortgage or Deed of Trust to either the Borrowers or to the person responsible for disbursement of funds in the closing transaction or their representative Agent at a time no later than the execution and delivery of the Mortgage or Deed of Trust by the Borrower; and also made oath that he is the Agent of the party or parties secured and is duly authorized to make this affidavit.

WITNESS my Hand and Notarial Seal



Jane M. Hartman  
Notary Public Jane M. Hartman

STATE OF MARYLAND

Deed of Trust

STEVEN LESLIE GARROTT AND  
CATHERINE L. GARROTT,  
HIS WIFE

TO

RECEIVED FOR RECORD on the

day of May, at 10 o'clock M.,  
and recorded in Liber No. 1002 at folio 1002

Examined by one of the Land Records  
STATE OF MARYLAND  
FREDERICK COUNTY  
RECEIVED FOR RECORD

12-13 10 35 AM '77  
LAND RECORDS

CHARLES C. MILLER-CLERK